

Fill in this information to identify your case:

Debtor 1	Jessica	McColl	Neilson
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	Western District of Washington		
Case number (if known)	18-14235		

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

No

Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
226 SW 200th St Number Street	From _____ To _____	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
Normandy Park, WA 98166 City State ZIP Code	Number Street City State ZIP Code	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
423 East F Street Number Street	From _____ To _____	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____
Rosalia, WA 99170 City State ZIP Code	Number Street City State ZIP Code	<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1 From _____ To _____

Debtor 1	Jessica	McColl	Neilson	Case number (if known) <u>18-14235</u>
	First Name	Middle Name	Last Name	
<u>159 S 302nd St</u> Number Street		From _____ To _____	Number Street	<input type="checkbox"/> Same as Debtor 1 <input type="checkbox"/> Same as Debtor 1 From _____ To _____
<u>Federal Way, WA 98003</u> City State ZIP Code			City State ZIP Code	<input type="checkbox"/> Same as Debtor 1 <input type="checkbox"/> Same as Debtor 1 From _____ To _____

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No

Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1	Debtor 2		
	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)	Sources of income Check all that apply.	Gross Income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$66,954.72	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, <u>2017</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$83,487.46	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, <u>2016</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$61,983.30	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

No

Yes. Fill in the details.

Debtor 1	Debtor 2
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Debtor 1

Jessica McColl Neilson
 First Name Middle Name Last Name

Case number (if known) 18-14235

From January 1 of current year until the date you filed for bankruptcy:

Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross Income from each source (before deductions and exclusions)
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Rent \$2,575.00

For last calendar year:

(January 1 to December 31, 2017)
YYYY

Child Support	<u>\$4,500.00</u>	
Rent	<u>\$2,224.00</u>	

For the calendar year before that:

(January 1 to December 31, 2016)
YYYY

Child Support	<u>\$4,500.00</u>	

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

No. Go to line 7.

Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Flagship Credit Acceptance Creditor's Name	<u>11/12/2018</u>	<u>\$678.00</u>	<input type="checkbox"/> Mortgage <input checked="" type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____
PO Box 965 Number Street	<u>10/12/2018</u>		
Chadds Ford, PA 19317 City State ZIP Code	<u>09/12/2018</u>		

Debtor 1

Jessica McColl Neilson

First Name Middle Name Last Name

Case number (if known) 18-14235

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
PNC Mortgage Creditor's Name Attn: Bankruptcy 3232 Newmark Drive Number Street Miamisburg, OH 45342 City State ZIP Code		\$0.00	\$0.00	<input checked="" type="checkbox"/> Mortgage <input type="checkbox"/> Car <input type="checkbox"/> Credit card <input type="checkbox"/> Loan repayment <input type="checkbox"/> Suppliers or vendors <input type="checkbox"/> Other _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

 No Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name Number Street City State ZIP Code				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

 No Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name Number Street City State ZIP Code				

Debtor 1

Jessica**McColl****Neilson**

First Name

Middle Name

Last Name

Case number (if known) 18-14235**Part 4: Identify Legal Actions, Repossessions, and Foreclosures****9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

 No Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____	Court Name _____ _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____	Number Street _____ _____	City State ZIP Code _____ _____

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

 No. Go to line 11. Yes. Fill in the information below.

Describe the property	Date	Value of the property
_____ _____	_____	_____
Explain what happened		
<input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Creditor's Name _____ _____	Number Street _____ _____	City State ZIP Code _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No Yes. Fill in the details.

Describe the action the creditor took	Date action was taken	Amount
_____ _____	_____	_____
Creditor's Name _____ _____		
Number Street _____ _____		
City State ZIP Code _____		
Last 4 digits of account number: XXXX- _____		

Debtor 1

Jessica	McColl	Neilson
First Name	Middle Name	Last Name

Case number (if known) 18-14235

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

 No

 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

 No

 Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift _____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Number Street _____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
City State ZIP Code _____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Person's relationship to you _____			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

 No

 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name _____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
Number Street _____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____
City State ZIP Code _____ _____ _____	_____ _____ _____	_____ _____ _____	_____ _____ _____

Debtor 1 **Jessica McColl Neilson**
First Name Middle Name Last Name Case number (if known) 18-14235

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No

Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss	Date of your loss	Value of property lost
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			
Gambling Losses		2017	\$18,000.00
Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.			
The water line that goes to the refrigerator failed and flooded the debtor's kitchen.	A claim was made on homeowner's insurance for the repairs. There was also a \$2000 deductible for the work with an estimate of \$7,969.65. The work has been done and the debtor is waiting for billing from Max Care who did the repairs.	Refrigerator broke and flooded house	\$7,969.65

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

No

Yes. Fill in the details.

Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Henry & DeGraaff, P.S. Person Who Was Paid 150 Nickerson St Ste 311 Number Street	Attorney's Fee; Filing Fee; Attorney's fees;	01/09/2018 \$600.00
		04/25/2018 \$310.00
		04/25/2018 \$1,500.00
Seattle, WA 98109-1634 City State ZIP Code <u>mainline@hdm-legal.com</u> Email or website address		
Person Who Made the Payment, if Not You		

Debtor 1	Jessica	McColl	Neilson	Case number (if known) <u>18-14235</u>		
	First Name	Middle Name	Last Name			
				Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>Abacus Credit Counseling</u> Person Who Was Paid					<u>01/26/2018</u>	<u>\$25.00</u>
<u>17337 Ventura Blvd</u> Number Street						
<u>Encino, CA 91316</u> City State ZIP Code						
Email or website address						
Person Who Made the Payment, if Not You						

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

Trinity Debt Management Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
<u>11229 Reading Rd</u> Number Street	Debt Settlement Company	<u>11/12/2017</u>	<u>\$896.00</u>
<u>Cincinnati, OH 45241</u> City State ZIP Code			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

Harris Mitsubishi Person Who Received Transfer	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<u>PO Box 867</u> Number Street	2010 Toyota Corolla	Paid \$3500 and used trade in to purchase a newer vehicle - 2015 Toyota Corolla	<u>01/28/2018</u>
<u>Lynnwood, WA 98046</u> City State ZIP Code			

Dealer
for trade
in of

Person's relationship to your vehicle

Debtor 1	Jessica	McColl	Neilson	Case number (if known) <u>18-14235</u>		
	First Name	Middle Name	Last Name			
				Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<u>Microsoft Corporation</u> Person Who Received Transfer		sold one share of microsoft stock - \$100.00 for sale		Had to sell share or she would lose it.. She only owned one share.		<u>August 2018</u>
Number	Street					
<u>Redmond, WA</u> City State ZIP Code						
Person's relationship to you _____						

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Description and value of the property transferred	Date transfer was made
Name of trust _____	_____
_____	_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

No

Yes. Fill in the details.

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<u>Boeing Ecu</u> Name of Financial Institution	<u>XXXX- 1 6 1 9</u>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	<u>Feb 01, 2018</u> <u>\$0.00</u>
<u>PO Box 97050</u> Number Street			
<u>Seattle, WA 98124</u> City State ZIP Code			

Debtor 1

Jessica **McColl** **Neilson**

First Name Middle Name Last Name

Case number (if known) 18-14235

Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
---------------------------------	-------------------------------	--	---

Capital One

Name of Financial Institution

XXXX- 9 8 5 1 Checking2/2018\$0.00PO Box 30253

Number Street

 Savings Money market Brokerage Other _____Salt Lake City, UT 84130

City State ZIP Code

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

 No Yes. Fill in the details.

Who else had access to it?	Describe the contents	Do you still have it?
Name of Financial Institution _____	Name _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street _____	Number Street _____	
City State ZIP Code _____	City State ZIP Code _____	
City State ZIP Code _____		

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

 No Yes. Fill in the details.

Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility _____	Name _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
Number Street _____	Number Street _____	
City State ZIP Code _____	City State ZIP Code _____	
City State ZIP Code _____		

Debtor 1

Jessica

McColl

Neilson

Case number (*if known*) 18-14235

First Name

Middle Name

Last Name

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Fill in the details.		
Where is the property?	Describe the property	Value
Owner's Name <hr/>	Number Street <hr/>	
Number Street <hr/>		
	City State ZIP Code <hr/>	
City State ZIP Code <hr/>		

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
 - *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
 - *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

<input checked="" type="checkbox"/> No		
<input type="checkbox"/> Yes. Fill in the details.		
Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit	
Number Street	Number Street	
	City	State ZIP Code
City	State	ZIP Code

25. Have you notified any governmental unit of any release of hazardous material?

No

Debtor 1	<u>Jessica</u>	<u>McColl</u>	<u>Neilson</u>	Case number (if known) <u>18-14235</u>
	First Name	Middle Name	Last Name	
	Governmental unit	Environmental law, if you know it	Date of notice	
Name of site	Governmental unit			
Number Street	Number Street			
	City	State	ZIP Code	
City	State	ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- No

Court or agency	Nature of the case	Status of the case
Case title _____ Court Name _____		<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Number Street _____		
Case number _____ City _____ State _____ ZIP Code _____		

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 - A member of a limited liability company (LLC) or limited liability partnership (LLP)
 - A partner in a partnership
 - An officer, director, or managing executive of a corporation
 - An owner of at least 5% of the voting or equity securities of a corporation

No. None of the above applies. Go to Part 12.

Yes. Check all that apply above and fill in the details below for each business.

Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Number Street		EIN: _____ - _____ - _____ - _____
City	Name of accountant or bookkeeper	Dates business existed
State		From _____ To _____
ZIP Code		

Debtor 1 **Jessica McColl Neilson**
First Name Middle Name Last Name Case number (if known) 18-14235

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

No

Yes. Fill in the details below.

Date issued

Name _____ MM / DD / YYYY _____

Number Street _____

City _____ State _____ ZIP Code _____

Part 12: Sign Below

I have read the answers on this **Statement of Financial Affairs** and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X _____
/s/ Jessica McColl Neilson
Signature of Jessica McColl Neilson, Debtor 1

X _____
Signature of _____

Date 12/19/2018

Date _____

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).